

A STUDY OF BARRIERS FACED BY ALBERTAN WOMEN IN BUSINESS

THIS STUDY HAS BEEN COMMISSIONED BY:

**DEPARTMENT OF
ALBERTA ECONOMIC DEVELOPMENT AND TRADE**

I.S.B.N. # 0-7732-0630-2

SUPPORTING DOCUMENTS

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**I.S.B.N. # 0-7732-0630-2
" # 0-7732-0633-7**

Technical Advisors for the study were:

Mrs. Holly Palmer
Mrs. Nancy Schneider
Mr. Jay Kryslar

of the Department of

ALBERTA ECONOMIC DEVELOPMENT AND TRADE

The Study was researched and prepared by:

Mr. Phil Shragge
Mr. Lorne Yacuk
Mrs. Anne Glass

of NEW VENTURES ASSOCIATES LTD.

There are FOUR parts to this Study:

Complete Study:	I.S.B.N. # 0-7732-0630-2
Report	" # 0-7732-0634-5
Executive Summary	" # 0-7732-0631-0
Supporting Documents	" # 0-7732-0633-7
Literature Review	" # 0-7732-0632-9

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APPENDICES

PART TWO:

SUPPORTING DOCUMENTS

10.4 MAIL OUT QUESTIONNAIRE

PLEASE THINK BACK TO WHEN YOU FIRST STARTED OR PURCHASED YOUR BUSINESS, THEN, FOR EACH OF THE FOLLOWING STATEMENTS, CIRCLE THE NUMBER THAT BEST DESCRIBES HOW YOU FELT AT THAT TIME.
FOR EXAMPLE: IF AFTER READING THE FIRST STATEMENT YOU RECALL HAVING NO DIFFICULTY OBTAINING BANK FINANCING, CIRCLE "5". IF , ON THE OTHER HAND, YOU RECALL HAVING A GREAT DEAL OF DIFFICULTY OBTAINING BANK FINANCING, CIRCLE "1". IF YOU RECALL HAVING SOME DIFFICULTY, YOU MIGHT CIRCLE 2,3, OR 4. IF YOU DID NOT USE BANK FINANCING, CIRCLE N/A.

	STRONGLY AGREE					STRONGLY DISAGREE	NOT APPLICABLE
1. I had no problem borrowing the amount of money I needed from the bank.	5	4	3	2	1		N/A
2. I had no problem obtaining credit from suppliers.	5	4	3	2	1		N/A
3. I had no difficulty raising money form investors including family and friends.	5	4	3	2	1		N/A
4. I was not concerned about the possibility of my business failing.	5	4	3	2	1		N/A
5. I had no difficulty understanding legal matters relating to the business.	5	4	3	2	1		N/A
6. I was aware of government financial assistance that could be available to me.	5	4	3	2	1		N/A
7. I was aware of non-financial government assistance that was available to me.	5	4	3	2	1		N/A
8. My business was well planned.	5	4	3	2	1		N/A
9. I was confident in my ability to handle the financial aspects of the business.	5	4	3	2	1		N/A
10. I was confident in my ability to market my product or service.	5	4	3	2	1		N/A

11. I was confident in my ability to deal with customers.	5	4	3	2	1	N/A
12. I had lots of experience running this kind of business.	5	4	3	2	1	N/A
13. I was not worried about my competition.	5	4	3	2	1	N/A
14. I knew my business would succeed.	5	4	3	2	1	N/A
15. I knew lots of people to whom I could turn for advice.	5 STRONGLY AGREE	4	3	2	1 STRONGLY DISAGREE	N/A NOT APPLICABLE
16. I never felt as if I were under any stress.	5	4	3	2	1	N/A
17. I had no difficulty finding time for all the things that had to be done.	5	4	3	2	1	N/A
18. I was assertive, just like most successful business people seem to be.	5	4	3	2	1	N/A
19. I enjoyed my work.	5	4	3	2	1	N/A
20. I had no difficulty making decisions.	5	4	3	2	1	N/A
21. I had lots of time for my personal life.	5	4	3	2	1	N/A
21. I didn't feel guilty because I couldn't spend enough time with my family.	5	4	3	2	1	N/A
22. My family gave me strong support.	5	4	3	2	1	N/A
23. I didn't feel guilty because I couldn't do enough work around the house.	5	4	3	2	1	N/A
24. I had lots of time to socialize with my friends.	5	4	3	2	1	N/A

25. My education adequately prepared me for running my business.	5	4	3	2	1	N/A
26. I had no difficulty solving problems.	5	4	3	2	1	N/A
27. I didn't need to draw much money from the business.	5	4	3	2	1	N/A
28. I didn't encounter any government "red tape".	5	4	3	2	1	N/A
29. I was confident in my ability to manage staff.	5	4	3	2	1	N/A
30. I had confidence in my negotiating skills.	5	4	3	2	1	N/A
31. I was confident in my ability to communicate.	5	4	3	2	1	N/A
32. Overall, I encountered very few barriers when I first went into business.	5	4	3	2	1	N/A

BACKGROUND QUESTIONS

1. YOUR NAME: _____
2. NAME OF BUSINESS: _____
3. BUSINESS ADDRESS: _____
4. TYPE OF BUSINESS (CHECK ONE)
RETAIL _____ FINANCIAL AND REAL ESTATE _____
PERSONAL SERVICE _____ WHOLESALE _____
BUSINESS SERVICE _____ CONSTRUCTION _____
TRANSPORTATION AND COMMUNICATIONS _____
MANUFACTURING _____ OTHER _____
5. YOUR STATUS IN THE BUSINESS (CHECK ALL APPROPRIATE AREAS)
OWNER _____ SHAREHOLDER _____
MANAGER _____ EMPLOYEE _____
PARTNER _____ OTHER (NAME) _____
6. WHEN YOU STARTED, WAS YOUR BUSINESS A FULL-TIME OR PART-TIME ACTIVITY?
FULL-TIME _____ PART-TIME _____
7. NUMBER OF YEARS YOU HAVE BEEN ASSOCIATED WITH THIS BUSINESS

8. AT THE PRESENT TIME YOUR BUSINESS IS LOCATED:
IN YOUR HOME _____ IN COMMERCIAL/INDUSTRIAL PREMISES _____
WHEN YOU STARTED YOUR BUSINESS WAS LOCATED:
IN YOUR HOME _____ IN COMMERCIAL/INDUSTRIAL PREMISES _____
9. YOUR PRESENT AGE (CHECK APPROPRIATE RANGE)
UNDER 24 _____
24 - 29 _____
30 - 50 _____
OVER 50 _____

10. WERE YOU EMPLOYED IN THIS TYPE OF BUSINESS BEFORE?

YES _____ NO _____

IF YES, NUMBER OF YEARS _____

11. HAVE YOU EVER OWNED ANOTHER BUSINESS?

YES _____ NO _____

12. HIGHEST LEVEL OF EDUCATION ACHIEVED (CHECK APPROPRIATE LEVEL)

LESS THAN COMPLETED HIGH SCHOOL _____

COMPLETED HIGH SCHOOL _____

SOME POST SECONDARY EDUCATION _____

COMPLETED COLLEGE DIPLOMA _____

GRADUATE SCHOOL _____

13. CHECK THE CATEGORY WHICH REPRESENTS THE AMOUNT OF MONEY YOU INVESTED IN THE START-UP (OR PURCHASE) OF THIS BUSINESS

LESS THAN \$10,000 _____

\$10,000 - \$19,999 _____

\$20,000 - \$29,999 _____

\$30,000 - \$39,999 _____

\$40,000 - \$49,999 _____

MORE THAN \$49,999 _____

14. FROM WHERE DID THIS MONEY COME? (CHECK ALL APPROPRIATE SOURCES)

PERCENT OF TOTAL INVESTMENT

YOUR SAVINGS

_____ %

FINANCIAL INSTITUTION

_____ %

RELATIVES

_____ %

FRIENDS

_____ %

OTHER INVESTORS

_____ %

OTHER (NAME)

_____ %

100%

15. IS THIS BUSINESS YOUR MAJOR SOURCE OF INCOME?

YES _____ NO _____

16. LIST THE MOST SIGNIFICANT BARRIERS TO YOUR BUSINESS THAT YOU ARE NOW FACING

1. _____

2. _____

10.5 COMPARISON OF AVERAGE RESPONSES

COMPARISON OF AVERAGE RESPONSES

By Sex

Qu. #	MALE		FEMALE	
	avg	n	avg	n
1	2.45	117	2.58	74
2	3.56	134	3.69	91
3	3.27	88	3.47	49
4	3.31	140	3.12	100
5	3.35	141	3.10	101
6	1.95	136	2.29	96
7	2.12	138	2.29	99
8	3.72	141	3.77	101
9	4.09	141	3.76	103
10	4.42	142	4.15	103
11	4.66	140	4.49	103
12	3.17	142	2.59	102
13	3.59	140	3.49	102
14	4.06	142	3.72	103
15	3.22	141	3.38	103
16	2.20	142	1.97	103
17	2.32	142	2.17	103
18	3.79	141	3.47	103
19	4.63	142	4.65	103
20	4.17	142	3.94	103
21a	1.90	142	2.03	103
21b	2.54	134	2.51	97
22	4.21	138	4.31	100
23	3.14	137	3.14	100
24	2.13	141	2.26	103
25	3.07	142	3.10	102
26	3.69	140	3.38	102
27	3.12	141	3.42	97
28	2.79	136	2.86	96
29	4.01	135	3.78	88
30	4.13	138	3.70	102
31	4.30	142	4.19	103
32	3.01	141	3.09	103

COMPARISON OF AVERAGE RESPONSES

By Sex and Whether the Business is Urban or Rural

Qu. #	URBAN				RURAL			
	M	n	F	n	M	n	F	n
1	2.49	79	2.53	49	2.37	38	2.68	25
2	3.47	88	3.53	58	3.74	46	3.97	33
3	3.23	62	3.26	31	3.38	26	3.83	18
4	3.37	93	2.97	65	3.21	47	3.40	35
5	3.41	94	2.99	67	3.23	47	3.32	34
6	1.97	91	2.33	61	1.91	45	2.23	35
7	2.04	92	2.37	65	2.26	46	2.15	34
8	3.78	94	3.75	67	3.62	47	3.82	34
9	4.03	94	3.60	67	4.19	47	4.06	36
10	4.43	94	4.07	67	4.40	48	4.28	36
11	4.68	94	4.52	67	4.61	46	4.42	36
12	3.31	94	2.64	67	2.90	48	2.49	35
13	3.69	93	3.36	67	3.38	47	3.74	35
14	4.05	94	3.70	67	4.06	48	3.75	36
15	3.04	93	3.37	67	3.56	48	3.39	36
16	2.17	94	1.96	67	2.25	48	2.00	36
17	2.26	94	2.16	67	2.44	48	2.17	36
18	3.85	93	3.52	67	3.67	48	3.36	36
19	4.65	94	4.73	67	4.60	48	4.50	36
20	4.20	94	3.91	67	4.10	48	4.00	36
21a	1.84	94	1.96	67	2.02	48	2.17	36
21b	2.57	88	2.44	61	2.48	46	2.61	36
22	4.27	91	4.28	64	4.09	47	4.36	36
23	3.14	90	3.23	65	3.13	47	2.97	35
24	1.99	94	2.18	67	2.43	47	2.42	36
25	3.01	94	3.15	66	3.19	48	3.00	36
26	3.61	93	3.33	67	3.83	47	3.49	35
27	3.16	93	3.42	64	3.04	48	3.42	33
28	2.85	89	2.71	63	2.66	47	3.15	33
29	4.03	90	3.73	59	3.96	45	3.90	29
30	4.13	92	3.73	67	4.13	46	3.63	35
31	4.32	94	4.28	67	4.27	48	4.03	36
32	2.98	94	3.07	67	3.06	47	3.11	36

COMPARISON OF AVERAGE RESPONSES

By Sex and Type of Business

Qu. #	RETAIL & WHOLESALE				PERSONAL SERVICE			
	M	n	F	n	M	n	F	n
1	2.60	40	2.93	28	2.32	19	2.30	20
2	3.71	45	3.62	34	3.68	25	3.86	28
3	3.49	35	3.50	12	3.42	12	3.68	19
4	3.32	47	3.20	35	3.62	26	3.13	30
5	3.47	47	2.97	36	3.40	25	3.13	30
6	2.18	45	2.28	36	1.65	23	2.10	30
7	1.98	46	2.26	35	1.83	24	1.90	30
8	3.77	47	3.67	36	3.88	25	4.03	29
9	4.21	47	3.75	36	4.08	25	4.10	31
10	4.45	47	4.19	36	4.50	26	4.19	31
11	4.66	47	4.50	36	4.68	25	4.65	31
12	2.98	47	2.34	35	3.23	26	2.58	31
13	3.67	46	3.43	35	3.96	25	3.74	31
14	3.89	47	3.69	36	4.27	26	3.84	31
15	3.26	47	3.14	36	3.19	26	3.65	31
16	2.40	47	1.97	36	2.15	26	2.13	31
17	2.40	47	2.00	36	2.50	26	2.52	31
18	3.80	46	3.33	36	3.81	26	3.61	31
19	4.64	47	4.53	36	4.65	26	4.77	31
20	4.21	47	3.75	36	4.19	26	4.06	31
21a	1.81	47	1.94	36	2.35	26	2.03	31
21b	2.60	45	2.24	33	2.68	25	2.50	30
22	4.33	46	4.42	33	4.04	25	4.19	31
23	3.07	45	2.69	35	3.25	24	3.10	30
24	2.04	47	1.94	36	2.44	25	2.58	31
25	3.11	47	3.14	35	3.35	26	3.10	31
26	3.60	47	3.31	35	3.96	25	3.45	31
27	3.20	46	3.53	34	3.23	26	3.48	29
28	2.84	44	3.00	32	2.72	25	3.03	29
29	3.96	47	3.60	30	4.08	26	3.89	28
30	4.07	46	3.54	35	4.21	24	3.87	31
31	4.26	47	4.03	36	4.46	26	4.39	31
32	2.96	47	3.14	36	3.04	25	3.00	31

COMPARISON OF AVERAGE RESPONSES

By Sex and Type of Business

Qu. #	BUSINESS SERVICE				MANUFACTURING & CONSTRUCTION			
	M	n	F	n	M	n	F	n
1	2.31	26	2.14	14	2.57	21	2.63	8
2	3.14	28	3.44	16	3.48	25	3.67	9
3	2.95	20	3.30	10	2.85	13	3.00	4
4	3.09	33	3.00	21	3.30	23	2.88	8
5	3.39	33	3.14	21	3.00	25	3.11	9
6	1.64	33	2.31	16	2.08	25	2.63	8
7	2.03	33	2.37	19	2.42	24	3.22	9
8	3.48	33	4.10	21	3.80	25	3.33	9
9	3.97	33	3.38	21	3.92	25	3.56	9
10	4.39	33	4.14	21	4.28	25	3.56	9
11	4.67	33	4.43	21	4.56	25	4.00	9
12	3.18	33	3.05	21	3.24	25	2.22	9
13	3.45	33	3.14	21	3.04	25	3.44	9
14	3.94	33	3.76	21	4.24	25	3.33	9
15	3.03	32	3.57	21	3.28	25	3.00	9
16	2.24	33	2.05	21	1.92	25	1.33	9
17	2.15	33	2.24	21	2.32	25	1.56	9
18	3.76	33	3.57	21	3.76	25	3.22	9
19	4.55	33	4.81	21	4.64	25	4.22	9
20	4.12	33	4.14	21	4.04	25	3.78	9
21a	1.94	33	2.33	21	1.72	25	1.78	9
21b	2.43	30	2.75	20	2.30	23	2.56	9
22	4.19	31	4.24	21	4.20	25	4.33	9
23	2.97	32	3.55	20	3.24	25	3.67	9
24	2.06	33	2.52	21	2.28	25	1.89	9
25	2.94	33	3.24	21	2.80	25	2.44	9
26	3.76	33	3.38	21	3.42	24	3.00	9
27	2.91	33	3.50	20	3.04	25	3.13	8
28	2.81	31	2.80	20	2.64	25	1.89	9
29	4.18	28	3.94	16	4.00	23	3.63	8
30	4.13	32	3.81	21	4.20	25	3.33	9
31	4.24	33	4.48	21	4.28	25	3.44	9
32	2.91	33	3.29	21	3.08	25	2.56	9

COMPARISON OF AVERAGE RESPONSES
For Miscellaneous Types of Business by Sex

Qu. #	MALE		FEMALE	
	avg	n	avg	n
1	2.27	11	3.00	4
2	3.91	11	4.25	4
3	3.63	8	3.25	4
4	3.27	11	3.33	6
5	3.45	11	3.60	5
6	2.30	10	2.83	6
7	2.91	11	2.83	6
8	3.73	11	2.67	6
9	4.27	11	3.67	6
10	4.45	11	4.50	6
11	4.80	10	4.50	6
12	3.64	11	3.00	6
13	4.00	11	3.83	6
14	4.18	11	3.67	6
15	3.55	11	3.33	6
16	1.91	11	1.83	6
17	2.00	11	2.00	6
18	3.82	11	3.50	6
19	4.82	11	4.83	6
20	4.36	11	4.00	6
21a	1.55	11	1.83	6
21b	2.73	11	3.20	5
22	4.18	11	4.50	6
23	3.45	11	3.83	6
24	1.73	11	2.17	6
25	3.27	11	3.33	6
26	3.82	11	4.00	6
27	3.36	11	2.67	6
28	3.00	11	3.00	6
29	3.64	11	4.00	6
30	4.09	11	3.83	6
31	4.36	11	4.33	6
32	3.27	11	3.33	6

**10.6 CORRELATIONS BETWEEN BACKGROUND FACTORS
AND RESPONSES TO STATEMENTS**

CORRELATIONS BETWEEN BACKGROUND FACTORS AND RESPONSES TO QUESTIONS

Qu.	# Resp.	# of Mean Resp.	Variance	SEX		URBAN/RURAL		TYPE OF BUSINESS	
				Female=1		Urban=1		Retail & Whlsl=1	
				Corr.	Confid.	Corr.	Confid.	Corr.	Confid.
1	191	2.50	2.10	4.3%		0.5%		11.9%	95.00%
2	225	3.61	1.49	5.3%		-13.3%	97.50%	3.5%	
3	137	3.34	2.11	6.5%		-10.7%		7.3%	
4	240	3.23	2.28	-6.3%		-2.8%		1.7%	
5	242	3.25	1.42	-10.6%	95.00%	-1.4%		0.3%	
6	232	2.09	1.88	12.3%	95.00%	2.1%		7.0%	
7	237	2.19	1.82	6.4%		-1.2%		-4.9%	
8	242	3.74	1.05	2.4%		2.8%		-1.5%	
9	244	3.95	1.02	-16.1%	99.00%	-13.2%	97.50%	4.6%	
10	245	4.30	0.70	-15.9%	99.00%	-3.7%		3.0%	
11	243	4.58	0.47	-12.4%	95.00%	6.3%		0.6%	
12	244	2.93	2.48	-18.2%	99.50%	9.3%	90.00%	-9.9%	90.00%
13	242	3.55	1.62	-3.7%		0.5%		1.3%	
14	245	3.91	1.15	-15.6%	99.00%	-1.0%		-7.2%	
15	244	3.29	1.83	5.8%		-10.8%	95.00%	-4.4%	
16	245	2.10	1.55	-9.0%	90.00%	-2.4%		6.6%	
17	245	2.25	1.67	-5.8%		-3.8%		-1.3%	
18	244	3.65	0.98	-16.0%	99.00%	8.5%	90.00%	-3.9%	
19	245	4.64	0.45	1.2%		8.7%	90.00%	-5.4%	
20	245	4.07	0.83	-12.3%	95.00%	1.1%		-4.8%	
21a	245	1.96	1.19	5.8%		-8.5%	99.00%	-5.7%	
21b	231	2.52	1.60	-1.2%		-0.7%		-4.2%	
22	238	4.25	1.10	4.7%		3.3%		7.7%	
23	237	3.14	1.70	0.0%		4.4%		-13.1%	97.50%
24	244	2.19	1.43	5.3%		-14.0%	97.50%	-11.3%	95.00%
25	244	3.08	1.89	1.0%		-1.3%		2.1%	
26	242	3.56	1.10	-14.3%	97.50%	-8.5%	90.00%	-5.6%	
27	238	3.24	1.65	11.5%	95.00%	2.5%		8.5%	90.00%
28	232	2.82	2.01	2.7%		-2.2%		4.4%	
29	223	3.92	1.10	-10.4%	90.00%	-0.9%		-7.0%	
30	240	3.95	1.00	-21.5%	99.95%	2.3%		-7.6%	
31	245	4.26	0.80	-6.0%		7.3%		-8.1%	
32	244	3.04	1.56	3.2%		-2.5%		-0.3%	
AVG	245	3.31	0.29	-6.6%		-3.5%		-2.7%	

CORRELATIONS BETWEEN BACKGROUND FACTORS AND RESPONSES TO QUESTIONS

Qu. #	TYPE OF BUSINESS		TYPE OF BUSINESS		TYPE OF BUSINESS		TYPE OF BUSINESS	
	Business Serv.=1		Personal Serv.=1		Manuf.& Const.=1		Misc.=1	
	Corr.	Confid.	Corr.	Confid.	Corr.	Confid.	Corr.	Confid.
1	-9.0%		-6.8%		2.4%		-0.7%	
2	-14.7%	97.50%	7.3%		-2.9%		8.5%	
3	-10.1%		8.8%		-11.9%	90.00%	3.3%	
4	-6.3%		4.5%		-1.0%		1.1%	
5	2.2%		0.3%		-7.4%		5.6%	
6	-8.8%	90.00%	-7.3%		3.6%		8.1%	
7	-1.4%		-12.9%	97.50%	13.3%	97.50%	14.3%	97.50%
8	-1.1%		11.5%	95.00%	-2.7%		-10.5%	90.00%
9	-10.9%	95.00%	7.7%		-4.9%		3.0%	
10	-0.4%		2.1%		-10.3%	90.00%	5.5%	
11	-0.8%		6.1%		-10.2%	90.00%	4.0%	
12	6.9%		-1.7%		1.1%		8.4%	90.00%
13	-8.9%	90.00%	12.7%	97.50%	-12.7%	97.50%	8.5%	90.00%
14	-2.2%		6.2%		3.2%		2.2%	
15	-1.6%		6.2%		-2.4%		3.7%	
16	2.8%		1.7%		-10.9%	95.00%	-4.8%	
17	-2.8%		10.9%	95.00%	-4.2%		-5.4%	
18	1.8%		2.8%		-1.4%		1.5%	
19	0.6%		6.4%		-6.7%		7.4%	
20	3.3%		3.0%		-4.5%		4.9%	
21a	6.7%		11.1%	95.00%	-8.1%		-7.7%	
21b	1.5%		2.6%		-4.7%		7.6%	
22	-2.0%		-6.7%		-0.7%		1.1%	
23	2.2%		1.1%		6.7%		9.6%	90.00%
24	2.3%		15.0%	99.00%	-0.4%		-7.0%	
25	-1.0%		5.2%		-11.0%	95.00%	4.2%	
26	2.7%		6.3%		-9.7%	90.00%	8.5%	90.00%
27	-4.6%		5.1%		-5.7%		-2.7%	
28	-0.6%		2.7%		-11.0%	95.00%	3.6%	
29	8.1%		3.4%		-0.6%		-4.2%	
30	2.9%		3.9%		1.0%		1.5%	
31	4.5%		10.1%	90.00%	-8.9%	90.00%	2.9%	
32	0.6%		-1.0%		-3.2%		5.5%	
AVG	-2.6%		8.5%	90.00%	-7.9%		5.8%	

CORRELATIONS BETWEEN BACKGROUND FACTORS AND RESPONSES TO QUESTIONS

Qu. #	STARTED FULL-TIME OR PART-TIME		STARTED HOME OR COMMERCIAL/IND.		# OF YEARS WITH THIS BUSINESS		AGE	
	Part-Time=1		Commerc./Ind.=1					
	Corr.	Confid.	Corr.	Confid.	Corr.	Confid.	Corr.	Confid.
1	10.9%	90.00%	11.6%	90.00%	8.4%		12.5%	95.00%
2	7.4%		-4.7%		8.3%		8.9%	90.00%
3	-2.8%		13.1%	90.00%	4.5%		-8.1%	
4	9.8%	90.00%	-1.6%		14.5%	97.50%	9.7%	90.00%
5	15.7%	99.00%	-0.9%		4.7%		16.5%	99.50%
6	-1.2%		14.7%	97.50%	-1.7%		-0.6%	
7	-5.4%		5.7%		-3.4%		5.3%	
8	-6.9%		10.2%	90.00%	0.2%		-2.7%	
9	8.1%		13.1%	97.50%	8.5%	90.00%	0.1%	
10	-10.0%	90.00%	9.0%	90.00%	3.2%		-3.1%	
11	-4.7%		8.8%	90.00%	4.3%		2.9%	
12	-16.3%	99.00%	10.7%	95.00%	15.3%	99.00%	3.2%	
13	0.0%		1.5%		13.8%	97.50%	11.3%	95.00%
14	-13.6%	97.50%	3.1%		11.0%	95.00%	0.5%	
15	-3.0%		13.4%	97.50%	5.1%		-1.2%	
16	10.3%	90.00%	-1.8%		11.2%	95.00%	14.9%	99.00%
17	0.7%		4.2%		18.6%	99.50%	20.9%	99.95%
18	-5.6%		0.9%		11.9%	95.00%	3.7%	
19	1.6%		-6.4%		5.3%		5.5%	
20	8.6%	90.00%	13.1%	97.50%	8.2%		13.4%	97.50%
21a	8.4%	90.00%	-12.6%	97.50%	7.9%		8.0%	
21b	5.7%		-8.7%	90.00%	8.0%		13.9%	97.50%
22	4.8%		13.2%	97.50%	5.5%		8.6%	90.00%
23	10.0%	90.00%	-8.1%		0.7%		6.6%	
24	3.1%		-12.4%	95.00%	6.0%		13.3%	97.50%
25	14.3%	99.00%	3.3%		13.4%	97.50%	21.0%	99.95%
26	13.4%	97.50%	1.0%		9.3%	90.00%	14.1%	97.50%
27	10.0%	90.00%	9.8%	90.00%	5.5%		5.0%	
28	13.0%	97.50%	4.9%		5.4%		9.6%	90.00%
29	0.1%		10.8%	90.00%	5.3%		9.1%	90.00%
30	4.6%		-5.3%		9.8%	90.00%	2.5%	
31	4.7%		-0.7%		0.2%		3.4%	
32	9.3%	90.00%	2.2%		1.0%		9.2%	90.00%
AVG	8.2%	90.00%	6.6%		15.1%	99.00%	16.6%	99.50%

CORRELATIONS BETWEEN BACKGROUND FACTORS AND RESPONSES TO QUESTIONS

Qu. #	# YRS. EMPLOYED IN THIS TYPE OF BUSINESS BEFORE		OWNED ANOTHER BUSINESS BEFORE		EDUCATION LEVEL		AMOUNT OF MONEY INVESTED	
			Yes=1					
	Corr.	Confid.	Corr.	Confid.	Corr.	Confid.	Corr.	Confid.
1	2.2%		11.2%	90.00%	4.7%		7.4%	
2	5.0%		-5.4%		-1.6%		3.5%	
3	2.6%		-22.9%	99.50%	1.2%		10.4%	
4	3.6%		0.0%		-11.7%	95.00%	1.4%	
5	15.8%	99.00%	11.4%	97.50%	12.8%	97.50%	0.9%	
6	6.2%		-10.0%	90.00%	-6.2%		-7.0%	
7	11.5%	95.00%	0.3%		-1.5%		-3.3%	
8	14.9%	99.00%	3.4%		-1.1%		19.1%	99.50%
9	-2.3%		9.2%	90.00%	-11.9%	95.00%	9.3%	90.00%
10	15.8%	99.50%	1.2%		-7.9%		9.1%	90.00%
11	10.9%	95.00%	3.0%		-5.8%		6.4%	
12	53.0%	99.95%	13.3%	97.50%	-6.1%		13.9%	97.50%
13	14.9%	97.50%	3.4%		-9.5%	90.00%	3.1%	
14	16.6%	99.50%	4.4%		-7.8%		10.1%	90.00%
15	20.7%	99.50%	-8.0%		-12.2%	95.00%	4.9%	
16	3.2%		-1.3%		-11.5%	95.00%	-3.3%	
17	3.8%		6.5%		-21.8%	99.95%	-2.3%	
18	5.7%		11.1%	95.00%	-5.3%		11.1%	95.00%
19	5.7%		5.2%		-4.6%		2.5%	
20	18.2%	99.50%	16.3%	99.00%	4.3%		19.9%	99.50%
21a	0.5%		6.8%		-19.1%	99.50%	-19.4%	99.50%
21b	-2.1%		9.4%	90.00%	-10.9%	90.00%	-17.4%	99.50%
22	-0.1%		5.0%		-15.2%	99.00%	2.8%	
23	0.1%		-3.1%		-10.8%	95.00%	-8.2%	
24	3.3%		6.4%		-15.1%	99.00%	-19.1%	99.50%
25	23.0%	99.95%	9.1%	90.00%	16.6%	99.50%	1.1%	
26	10.7%	95.00%	14.2%	97.50%	8.9%	90.00%	0.6%	
27	-10.9%	95.00%	-7.6%		-3.8%		4.1%	
28	-13.3%	97.50%	-15.6%	99.00%	-16.3%	99.00%	-14.4%	97.50%
29	14.2%	97.50%	11.1%	95.00%	-1.6%		6.7%	
30	16.2%	99.00%	11.1%	95.00%	0.7%		3.6%	
31	11.3%	95.00%	8.0%		-1.1%		-1.8%	
32	4.9%		-4.2%		0.3%		-14.9%	97.50%
AVG	20.0%	99.50%	6.6%		-11.6%	95.00%	0.4%	

**10.7 CORRELATIONS BETWEEN BACKGROUND FACTORS
RESPONSES TO STATEMENTS
(90% CONFIDENCE OR HIGHER)**

**CORRELATIONS BETWEEN BACKGROUND FACTORS AND RESPONSES TO QUESTIONS
(90% CONFIDENCE OR HIGHER)**

[illegible]

CORRELATIONS BETWEEN BACKGROUND FACTORS AND RESPONSES TO QUESTIONS
(90% CONFIDENCE OR HIGHER)

	QUESTIONS								
	10	11	12	13	14	15	16	17	18
SEX (Female=1)	-16%	-12%	-18%		-16%		-9%		-16%
URBAN/RURAL (Urban=1)			9%			-11%			9%
RETAIL & WHOLESALE=1			-10%						
BUSINESS SERVICE=1				-9%					
PERSONAL SERVICE=1				13%				11%	
MANUFACTURING & CONSTRUCTION=1	-10%	-10%		-13%			-11%		
MISC. TYPE OF BUSINESS=1			8%	9%					
STARTED FULL=TIME OR PART-TIME (Part-time=1)	-10%		-16%		-14%		10%		
PRESENTLY FULL-TIME OR PART-TIME (Part-time=1)			-11%		-13%		19%		
# YRS WITH THIS BUSINESS			15%	14%	11%		11%	19%	12%
PRESENTLY COMM./IND. OR HOME (Comm./Ind.=1)	11%				14%	9%			
STARTED COMM./IND. OR HOME (Comm./Ind.=1)	9%	9%	11%			13%			
AGE				11%			15%	21%	
# YEARS EMPLOYED IN THIS TYPE OF BUSINESS BEFORE	16%	11%	53%	15%	17%	21%			
OWNED ANOTHER BUSINESS BEFORE (Yes=1)			13%						11%
EDUCATION LEVEL				-10%		-12%	-12%	-22%	
AMOUNT OF MONEY INVESTED	9%		14%		10%				11%
% OF INVESTMENT FROM FINANCIAL INSTITUTIONS				11%			10%	12%	-13%
MAJOR SOURCE OF INCOME (Yes=1)	13%	20%	13%		11%				14%

CORRELATIONS BETWEEN BACKGROUND FACTORS AND RESPONSES TO QUESTIONS
(90% CONFIDENCE OR HIGHER)

	QUESTIONS								
	19	20	21a	21b	22	23	24	25	26
SEX (Female=1)		-12%							-14%
URBAN/RURAL (Urban=1)	9%		-9%				-14%		-9%
RETAIL & WHOLESALE=1						-13%	-11%		
BUSINESS SERVICE=1									
PERSONAL SERVICE=1			11%				15%		
MANUFACTURING & CONSTRUCTION=1								-11%	-10%
MISC. TYPE OF BUSINESS=1						10%			9%
STARTED FULL=TIME OR PART-TIME (Part-time=1)		9%	8%			10%		14%	13%
PRESENTLY FULL-TIME OR PART-TIME (Part-time=1)			15%	11%			13%		12%
# YRS WITH THIS BUSINESS								13%	9%
PRESENTLY COMM./IND. OR HOME (Comm./Ind.=1)			-21%	-14%	15%		-11%		
STARTED COMM./IND. OR HOME (Comm./Ind.=1)		13%	-13%	-9%	13%		-12%		
AGE		13%		14%	9%		13%	21%	14%
# YEARS EMPLOYED IN THIS TYPE OF BUSINESS BEFORE		18%						23%	11%
OWNED ANOTHER BUSINESS BEFORE (Yes=1)		16%		9%				9%	14%
EDUCATION LEVEL			-19%	-11%	-15%	-11%	-15%	17%	9%
AMOUNT OF MONEY INVESTED		20%	-19%	-17%			-19%		
% OF INVESTMENT FROM FINANCIAL INSTITUTIONS					-12%				
MAJOR SOURCE OF INCOME (Yes=1)	9%		-15%	-15%					

CORRELATIONS BETWEEN BACKGROUND FACTORS AND RESPONSES TO QUESTIONS
(90% CONFIDENCE OR HIGHER)

	QUESTIONS						AVG
	27	28	29	30	31	32	
SEX (Female=1)	12%		-10%	-22%			
URBAN/RURAL (Urban=1)							
RETAIL & WHOLESALE=1	9%						
BUSINESS SERVICE=1							
PERSONAL SERVICE=1					10%		9%
MANUFACTURING & CONSTRUCTION=1		-11%			-9%		
MISC. TYPE OF BUSINESS=1							
STARTED FULL=TIME OR PART-TIME (Part-time=1)	10%	13%				9%	8%
PRESENTLY FULL-TIME OR PART-TIME (Part-time=1)				-11%			-7%
# YRS WITH THIS BUSINESS				10%			15%
PRESENTLY COMM./IND. OR HOME (Comm./Ind.=1)					9%		
STARTED COMM./IND. OR HOME (Comm./Ind.=1)	10%		11%				
AGE		10%	9%			9%	17%
# YEARS EMPLOYED IN THIS TYPE OF BUSINESS BEFORE	-11%	-13%	14%	16%	11%		20%
OWNED ANOTHER BUSINESS BEFORE (Yes=1)		-16%	11%	11%			
EDUCATION LEVEL		-16%					-12%
AMOUNT OF MONEY INVESTED		-14%				-15%	

% OF INVESTMENT FROM
FINANCIAL INSTITUTIONS

11%

MAJOR SOURCE OF INCOME -18%
(Yes=1)

28% 16% -10%

10.8 MULTIPLE REGRESSIONS

MULTIPLE REGRESSIONS

The following were the questions with significant levels of correlation to sex (female=1, male=0) in descending order of confidence (using t tests):

Question #	Correlation to Sex (Female=1, Male=0)	Minimum Confidence Interval
30	-21.5%	99.95%
12	-18.2%	99.50%
9	-16.1%	99.00%
18	-16.0%	99.00%
10	-15.9%	99.00%
14	-15.6%	99.00%
26	-14.3%	97.50%
11	-12.4%	95.00%
20	-12.3%	95.00%
6	12.3%	95.00%
27	11.5%	95.00%
5	-10.6%	95.00%
29	-10.4%	90.00%
16	-9.0%	90.00%

In order to determine the degree to which the variance of each of the above questions was explained by the sex of the respondents (as opposed to other background factors to which the sex is correlated), other background factors which significantly correlated to the answers to the questions, were included in multiple regressions in a stepwise fashion. When their inclusion increased the error level, they were then removed from the equation. Lastly, the sex of the respondents were added in to the regression to see if sex was still significant. The results are as follows:

(Please note: The Step 1 R squares shown below sometimes differ from the square of correlations shown in the correlations tables, due to the reduction of sample size necessary when dealing with more variables. (Not each variable was fully answered.))

Question 30

-----	Constant:	3.349			
Independent Variables:	X Coeff	t	Std Err of Y est	R Squared	Increase in R2
Step:					
1 Major Source of Income	0.639	3.593	0.969	8.0%	8.0%
2 Owned Another Business	0.238	1.817	0.963	9.6%	1.6%
3 Yrs Empl in this type of bus. before	0.012	1.314	0.960	10.6%	1.0%
4 Sex (Female=1)	-0.217	-1.580	0.957	11.6%	1.0%

F= 8.212546

MULTIPLE REGRESSIONS

Question 12

-----	Constant:	2.107			
Independent Variables:	X	t	Std Err	R	Increase
	Coeff		of Y est	Squared	in R2
Step:					
1 Yrs Empl in this type of bus. before	0.108	8.509	1.353	26.5%	26.5%
2 Yrs with this business	0.018	1.755	1.344	27.8%	1.2%
3 Started Part-Time=1	-0.362	-1.407	1.338	28.7%	1.0%
4 \$ Amount Invested	5.7E-06	1.316	1.335	29.4%	0.6%
5 Misc. Type of Business	0.378	1.088	1.334	29.7%	0.4%
6 Sex (Female=1)	-0.106	-0.551	1.336	29.8%	0.1%

F= 16.21515

Question 9

-----	Constant:	4.139			
Independent Variables:	X	t	Std Err	R	Increase
	Coeff		of Y est	Squared	in R2
Step:					
1 Started Comm/Ind=1	0.320	2.063	1.008	2.0%	2.0%
2 Urban=1	-0.296	-2.130	0.999	4.1%	2.2%
3 Education Level	-0.099	-1.883	0.994	5.4%	1.3%
4 \$ Amount Invested	2.1E-06	0.630	0.993	5.9%	0.5%
5 Owned Another Business	0.129	0.968	0.993	6.4%	0.4%
6 Sex (Female=1)	-0.315	-2.394	0.983	8.7%	2.3%

F= 3.601124

Question 18

-----	Constant:	3.263			
Independent Variables:	X	t	Std Err	R	Increase
	Coeff		of Y est	Squared	in R2
Step:					
1 Major Source of Income	0.256	1.418	0.965	1.4%	1.4%
2 % of Investment from Financial Institutions	-0.404	-2.174	0.960	2.9%	1.5%
3 Owned Another Business	0.192	1.433	0.955	4.2%	1.3%
4 \$ Amount Invested	5.3E-06	1.678	0.951	5.5%	1.3%
5 Years with Business	0.008	1.008	0.950	6.1%	0.6%
6 Sex (Female=1)	-0.063	-0.440	0.952	6.2%	0.1%

F= 2.346433

MULTIPLE REGRESSIONS

Question 10

Constant:		4.275			
Independent Variables:	X	t	Std Err	R	Increase
	Coeff		of Y est	Squared	in R2
Step:					
1 Years Employed in this Type of Business	0.016	2.143	0.830	2.7%	2.7%
2 Manuf. & Const.=1	-0.398	-2.502	0.823	4.8%	2.1%
3 Major Source of Income	0.132	0.897	0.819	6.0%	1.1%
4 Started Part-Time=1	-0.219	-1.346	0.818	6.7%	0.7%
5 Sex (Female=1)	-0.192	-1.662	0.815	7.8%	1.1%
F= 3.877056					

Question 14

Constant:		3.780			
Independent Variables:	X	t	Std Err	R	Increase
	Coeff		of Y est	Squared	in R2
Step:					
1 Years Employed in this Type of Business	0.025	2.370	1.091	3.1%	3.1%
2 Presently Part-time=1	-0.344	-1.057	1.084	4.8%	1.7%
3 Years with Business	0.013	1.449	1.081	5.8%	0.9%
4 Sex (Female=1)	-0.143	-0.534	1.081	6.3%	0.5%
F= 3.336067					

Question 26

Constant:		3.020			
Independent Variables:	X	t	Std Err	R	Increase
	Coeff		of Y est	Squared	in R2
Step:					
1 Owned Another Business	0.293	2.148	1.034	2.5%	2.5%
2 Started Part-Time=1	0.420	2.186	1.027	4.2%	1.7%
3 Age	0.011	1.452	1.023	5.3%	1.1%
4 Manuf. & Const.=1	-0.361	-1.845	1.020	6.3%	1.0%
5 Misc. Type of Business	0.279	1.057	1.019	6.9%	0.6%
6 Yrs Empl in this type of bus. before	0.013	1.320	1.015	8.0%	1.2%
7 Sex (Female=1)	-0.271	-1.991	1.008	9.6%	2.7%
F= 3.488442					

MULTIPLE REGRESSIONS

Question 11

		Constant:	4.376		
Independent Variables:	X Coeff	t	Std Err of Y est	R Squared	Increase in R ²
Step:					
1 Major Source of Income	0.291	2.435	0.679	3.9%	3.9%
2 Manuf. & Const.=1	-0.268	-2.039	0.675	5.7%	1.7%
3 Years Employed in this Type of Business	0.009	1.374	0.673	6.3%	0.6%
4 Sex (Female=1)	-0.094	-0.977	0.673	6.7%	0.4%
F= 4.067203					

Question 20

		Constant:	3.141		
Independent Variables:	X Coeff	t	Std Err of Y est	R Squared	Increase in R ²
Step:					
1 \$ Amount Invested	8.9E-06	3.215	0.892	4.1%	4.1%
2 Years Employed in this Type of Business	0.021	2.584	0.878	7.5%	3.5%
3 Started Part-Time=1	0.356	2.140	0.870	9.7%	2.2%
4 Age	0.012	1.916	0.864	11.3%	1.6%
5 Owned Another Business	0.182	1.552	0.861	12.3%	1.0%
6 Sex (Female=1)	-0.138	-1.177	0.860	12.8%	0.5%
F= 5.556365					

Question 6

		Constant:	1.724		
Independent Variables:	X Coeff	t	Std Err of Y est	R Squared	Increase in R ²
Step:					
1 Started Commercial/Ind	0.450	2.193	1.365	2.2%	2.2%
2 Owned Another Business	-0.266	-1.435	1.362	3.2%	0.9%
3 Sex (Female=1)	0.323	1.770	1.355	4.5%	1.3%
F= 3.512611					

MULTIPLE REGRESSIONS

Question 27

		Constant:	3.274		
Independent Variables:	X	t	Std Err	R	Increase
	Coeff		of Y est	Squared	in R2
Step:					
1 Major Source of Income	-0.455	-1.976	1.275	3.2%	3.2%
2 Started Commercial/Ind	0.383	1.921	1.270	4.4%	1.2%
3 Started Part-Time=1	0.320	1.210	1.268	5.1%	0.7%
4 Years Employed in this	-0.010	-0.835	1.268	5.5%	0.4%
Type of Business					
5 Sex (Female=1)	0.161	0.874	1.269	5.9%	0.3%

F= 2.735511					

Question 5

		Constant:	2.165		
Independent Variables:	X	t	Std Err	R	Increase
	Coeff		of Y est	Squared	in R2
Step:					
1 Age	0.015	1.866	1.163	2.5%	2.5%
2 Started Part-Time=1	0.554	2.515	1.152	4.7%	2.2%
3 Years Employed in this	0.021	1.873	1.142	6.8%	2.1%
Type of Business					
4 Education Level	0.108	1.800	1.136	8.2%	1.5%
5 Owned Another Business	0.219	1.425	1.133	9.0%	0.8%
6 Sex (Female=1)	-0.145	-0.942	1.133	9.4%	0.4%

F= 3.941574					

Question 29

		Constant:	3.309		
Independent Variables:	X	t	Std Err	R	Increase
	Coeff		of Y est	Squared	in R2
Step:					
1 Years Employed in this	0.013	1.295	1.029	1.9%	1.9%
Type of Business					
2 Age	0.009	1.109	1.026	2.8%	0.9%
3 Started Commercial/Ind	0.254	1.479	1.025	3.5%	0.7%
4 Owned Another Business	0.186	1.296	1.023	4.3%	0.8%
5 Sex (Female=1)	-0.233	-1.597	1.020	5.4%	1.1%

F= 2.404377					

MULTIPLE REGRESSIONS

Question 16

Constant: 1.692

Independent Variables:

Step:

	X Coeff	t	Std Err of Y est	R Squared	Increase in R2
1 Presently Part-Time=1	0.881	2.807	1.203	2.9%	2.9%
2 Education	-0.164	-2.422	1.191	5.4%	2.4%
3 Manuf. & Const.=1	-0.486	-2.008	1.183	7.2%	1.8%
4 Age	0.015	1.667	1.178	8.4%	1.3%
5 % of Investment from Financial Institutions	0.424	1.714	1.172	9.9%	1.4%
6 Sex (Female=1)	-0.233	-1.361	1.169	10.8%	0.9%

F= 3.742766

10.9 QUESTIONNAIRE: PROVIDERS OF SUPPORT

QUESTIONNAIRE: PROVIDERS OF SUPPORT

To be filled in before interview

Name of Organization _____

Name of Person Interviewed _____

Position _____

Address _____ City/Town _____

Telephone _____

1. Approximately how many business women do you encounter per month? (If interviewee does not know exact numbers request an estimate). _____ per month.
 - a) What percentage does this represent of the total number clients you see _____ per month?
 - b) Of the number of business women you see, how many are in the start up stages? _____
 - c) How many are actually operating their own business? _____
2. Could you describe in general terms what services or advice they are asking for?

3. Do you recall them mentioning any difficulties or concerns they encountered while starting or operating their business.
No _____
Yes _____
If no, go to the next question

If yes, can you please identify these concerns and the reasons why the women identified them.

	CONCERN	PRIORITY	REASONS
1.	_____	_____	_____ _____ _____
2.	_____	_____	_____ _____ _____
3.	_____	_____	_____ _____ _____
4.	_____	_____	_____ _____ _____

a) Can you give me an idea of which concerns are the most important in terms of how often you hear them? (Use priority listing above, if there is a response) or no priority

- b) Of the concerns you have identified are any unique to the fact that the clients are women? Or are there special aspects of the difficulty encountered because they are women.

CONCERN	REASONS
1. _____	_____ _____ _____
2. _____	_____ _____ _____
3. _____	_____ _____ _____
4. _____	_____ _____ _____

4. Does your firm/organization provide any special services or use any special approaches in dealing with women in business?

No _____

Yes _____

If no, why not? _____

If yes,

- a) Can you briefly describe these special services or approaches?

APPROACHES

5. Does your firm/organization intend to implement any special services/approaches for women in the coming year?

No _____

Yes _____

If no, go to the next question.

If yes,

- a) Can you briefly describe these?

6. As a final question, from your general business experience, can you identify any barriers faced by women going into business that you have not mentioned already?

No _____

Yes _____

What are they?

(Check items as mentioned: Use "comments section to record statements).

POSSIBLE BARRIERS

COMMENTS

BUSINESS

- | | |
|--|-------|
| _____ Lack of education/training. | _____ |
| _____ Lack of entrepreneurship/
business experience. | _____ |
| _____ Lack of specific business
Skills (write any mentioned)
e.g. marketing, record keeping
etc.. | _____ |
| _____ Difficulty in obtaining
financing. | _____ |
| _____ Ability to handle financial
aspects of business. | _____ |
| _____ Ability to handle/understand
legal aspects of business. | _____ |
| _____ Ability to plan a business. | _____ |
| _____ Lack of business network. | _____ |
| _____ Other | _____ |
| | _____ |

SOCIAL/PERSONAL

- | | |
|-------------------------|-------|
| _____ Family | _____ |
| _____ Children | _____ |
| _____ Home obligations | _____ |
| _____ Self-confidence | _____ |
| _____ Self-esteem | _____ |
| _____ Assertiveness/shy | _____ |

SOCIAL/PERSONAL cont'd...

_____ Ability to handle stress	_____
_____ Feelings of guilt	_____
_____ Fear of failure	_____
_____ Other	_____
_____	_____
_____	_____
_____	_____

7. Get business card or confirm spelling of their name and position.

a) Thank the interviewee.

10.10 QUESTIONNAIRE: FINANCIAL INSTITUTIONS

QUESTIONNAIRE: FINANCIAL INSTITUTES

To be filled in before interview

Name of Organization _____

Name of Person Interviewed _____

Position _____

Address _____ City/Town _____

Telephone _____

1. Approach & Introduction (see instructions).
2. Approximately how many business women do you encounter per month? (If interviewee does not know exact numbers request an estimate). _____ per month.
 - a) What percentage does this represent of the total number clients you see _____ per month?
 - b) Of the number of business women you see, how many are in the start up stages? _____
 - c) How many are actually operating their own business? _____
3. Based on your experience or your organization's experience have there been changes over the past ten years relating to women who are seeking start up or expansion financing. In particular:
 - i) Are there more _____, less _____ or about the same _____ number?

If more, or less could you estimate a percentage. increase per year _____%

ii) Are their presentations to you better _____,
worse, _____ or about the same _____ in
quality.

If better or worst could you identify the key
differences?

iii) In your opinion, are there any special concerns or
issues about financing a business, that emerge
because the applicants are women.

No _____

Yes _____

If yes, can you please identify these concerns or issues
and the reasons why you have identified them?

CONCERN/ISSUE	REASONS
1. _____	_____ _____ _____
2. _____	_____ _____ _____
3. _____	_____ _____ _____

iv) Does your organization provide any special services/considerations for women in business?

No _____

Yes _____

If yes, what are they?

If no, why not? _____

v) Does your organization intend to provide any special services to women in business in the coming year?

No _____

Yes _____

If yes, What are they?

6. As a final question, from your general business experience, can you identify any barriers faced by women going into business that you have not mentioned already?

No _____

Yes _____

What are they?

(Check items as mentioned: Use "comments section to record statements).

POSSIBLE BARRIERS

COMMENTS

BUSINESS

_____ Lack of education/training.	_____
_____ Lack of entrepreneurship/ business experience.	_____
_____ Lack of specific business Skills (write any mentioned) e.g. marketing, record keeping etc..	_____
_____ Difficulty in obtaining financing.	_____
_____ Ability to handle financial aspects of business.	_____
_____ Ability to handle/understand legal aspects of business.	_____
_____ Ability to plan a business.	_____
_____ Lack of business network.	_____
_____ Other	_____

SOCIAL/PERSONAL

_____ Family	_____
_____ Children	_____
_____ Home obligations	_____
_____ Self-confidence	_____
_____ Self-esteem	_____
_____ Assertiveness/shy	_____
_____ Ability to handle stress	_____
_____ Feelings of guilt	_____
_____ Fear of failure	_____
_____ Other	_____
_____	_____
_____	_____
_____	_____
_____	_____

7. Get business card or confirm spelling of their name and position.

a) THANK THE INTERVIEWEE.

10.11 SUMMARY OF PROVIDERS OF SUPPORT

SUMMARY OF PROVIDERS OF SUPPORT (INCLUDING FINANCIAL INSTITUTIONS)

N=52 (INCLUDING 15 FINANCIAL INSTITUTIONS)

1. Average number of women clients per month: 23.24 (n=50)
- Average percent of total clients: 28.60 (n=51)
- Average percent in start-up stages: 62.70 (n=49)
- Average percent operating: 33.90 (n=49)

Financial Institutions only:

- | | |
|--|--------------|
| Average number of women clients per month: | 27.13 (n=15) |
| Average percent of total clients: | 18.60 (n=15) |
| Average percent in start-up stages: | 52.60 (n=14) |
| Average percent operating: | 38.80 (n=14) |

2. Financial Institutions only:

Changes over the past ten years in:

Number of women seeking start up or expansion financing:

No response	1		
Same	2	14%	
More	12	86%	
	more:	10%-15%/yr.	3
		20%/yr.	1
		No response	8

Presentation quality:

No response	1	
Same	7	50%
Better	7	50%

3. Providers of Support (excluding Financial Institutions):

Recall them mentioning difficulties or concerns encountered?

No	7
Yes	30

If yes, what were they and their priority?

Priority

	1	2	3	4	Total
Financing	21	3	1	0	25 83%
Marketing	0	5	1	0	6 20%
Planning	1	2	2	1	6 20%
General Business Info.	2	0	3	0	5 17%
Networking	1	1	0	2	4 13%
Self Esteem/Confidence	1	1	0	0	2 7%
Legal	0	2	0	0	2 7%
Balancing work/family	1	0	2	0	3 10%
Growth	1	0	1	0	2 7%
Bureaucracy	1	0	0	0	1 3%
Inertia	1	0	0	0	1 3%
Accounting	0	1	2	0	3 10%
Personnel	0	1	0	2	3 10%
Business Dealings	0	1	0	0	1 3%
Profitability	0	1	0	0	1 3%
Cost Cutting	0	1	0	0	1 3%
Research	0	0	1	0	1 3%
Taxes	0	0	1	0	1 3%
Support	0	0	0	1	1 3%
Services	0	0	0	1	1 3%

4. Providers of Support (including Financial Institutions):

Barriers faced by Women Entrepreneurs?

	---ALL---		---FIN. INST. ONLY---	
No	10	19%	5	33%
Yes	42	81%	10	67%

If Yes, what are they?

	---ALL---		FIN. INST.	
Difficulty in Obtaining Financing	24	57%	6	60%
Family/Children	11	26%	1	10%
Discrimination/Chauvinism	11	26%	3	30%
Credibility	11	26%	2	20%
Lack of Business Networks	8	19%	1	10%
Home Obligations	7	17%		0%
Self-Esteem/Confidence	7	17%		0%
Lack of Business/Entrepreneurial Exp.	6	14%	2	20%
Lack of Business Skills	4	10%	1	10%
Interruption of Career to have family	4	10%		0%
Lack of Certain Industry Experience	3	7%		0%
Upbringing/Socialization	3	7%		0%
Fear of Failure	3	7%		0%
Attitudes (casual, passive, etc.)	3	7%		0%
Assertiveness	2	5%		0%

Self-limiting Vision	2	5%	0%
Lack of Family/Peer Support	2	5%	0%
Handling Stress	1	2%	0%
Let Emotions Get in the Way	1	2%	0%

5. Does your organization provide any special services for women?

	---ALL---		---FIN. INST. ONLY---
No	37	71%	11 73%
Yes	15	29%	4 27%

If Yes, what are they?

	---ALL---		---FIN. INST. ONLY---
Videos	5	33%	2 50%
Seminars/Programs	5	33%	1 25%
Networks/Role Models	2	13%	0 0%
Misc.	3	20%	1 25%

6. Does your organization intend to provide any special services for women in the coming year?

	---ALL---		---FIN. INST. ONLY---
No	42	81%	12 80%
Yes	10	19%	3 20%

If Yes, what are they?

	---ALL---		---FIN. INST. ONLY---
Seminars/Programs/Conf	8	80%	3 100%
Misc.	2	20%	0 0%